



41

Appl. No. : 09/646,728 Confirmation No. 6097
Applicant : Jammal et al.
Filed : 04/27/2001
Title : SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT
FOR ASSESSING RISK WITHIN A PREDEFINED MARKET

TC/A.U. : 3628
Examiner : Nguyen, NGA B.

Docket : 2762-113
Cust. No. : 6449

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Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Date: August 5, 2004

Reply to Office Action

Dear Sir:

This reply is in response to the Office Action mailed May 19, 2004.

Amendments to the claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.